

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michelle Nicole Archie  
Debtor

Case No. 16-02801-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: MMchugh  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 39

Date Rcvd: Oct 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2018.

db +Michelle Nicole Archie, 3840 Durham Road, Harrisburg, PA 17110-1525  
aty +April Lee Strange, Goldberg and Katzman PC, 4250 Crums Mill Rd Ste 301, Harrisburg, PA 17112-2889  
cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883  
4808253 +ASHLEY BLAND, 3158 N 6TH STREET, HARRISBURG, PA 17110-2705  
4808254 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875  
4850627 +Deutsche Bank National Trust Co.Trustee(See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
4808262 +HSBC MORTGAGE CORP, 2929 WALDEN AVENUE, DEPEW, NY 14043-2690  
4808265 +JH PORT DEBT, 5757 PHANTOM DRIVE, HAZELWOOD, MO 63042-2415  
4808267 +NORTHLAND GROUP INC, PO BOX 390846, MINNEAPOLIS, MN 55439-0846  
4808268 OCWEN LOAN SERVICING LLC, ATTN: BANKRUPTCY DEPT, PO BOX 24738, WEST PALM BEACH, FL 33416-4738  
4808270 ROBERT ARCHIE, 3804 DURHAM ROAD, HARRISBURG, PA 17110  
4808271 +SUEZ WATER PENNSYLVANIA, CUSTOMER SERVICE CENTER, 8189 ADAMS DRIVE, HUMMELSTOWN, PA 17036-8625  
4875652 SUSQUEHANNA TWP AUTH, 1900 LINGLESTOWN RD, HARRISBURG, PA 17110-3301  
4854208 U.S. Bank National Association, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605  
4808274 +UNEMPLOYMENT COMP OVERPAYMENT MATTERS, DEPT OF LABOR AND INDUSTRY, OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751  
4808275 +UNEMPLOYMENT COMP TAX MATTERS, HARRISBURG CASES - OFF OF CHIEF COUNSEL, DEPT OF LABOR & INDUSTRY, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4808252 +EDI: WFFC.COM Oct 12 2018 23:08:00 ASC, 3476 STATEVIEW BLVD, FORT MILL, SC 29715-7203  
4808255 EDI: CAPITALONE.COM Oct 12 2018 23:08:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
4808256 +E-mail/Text: dehartstaff@pamdl3trustee.com Oct 12 2018 19:08:05 CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625  
4834955 +E-mail/Text: bncmail@w-legal.com Oct 12 2018 19:08:02 COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4808257 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2018 19:07:57 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946  
4808259 +EDI: CCS.COM Oct 12 2018 23:08:00 CREDIT COLLECTION SERVICE, 725 CANTON STREET, NORWOOD, MA 02062-2679  
4817541 EDI: CAPITALONE.COM Oct 12 2018 23:08:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
4808260 EDI: DISCOVER.COM Oct 12 2018 23:08:00 DISCOVER BANK, DISCOVER PRODUCTS INC, PO BOX 3025, NEW ALBANY, OH 43054-3025  
4808261 +EDI: NAVIENTFKASMDOE.COM Oct 12 2018 23:08:00 DPT ED/NAVI, PO BOX 9635, WILKES BARRE, PA 18773-9635  
4829617 +EDI: HFC.COM Oct 12 2018 23:08:00 Household Realty Corporation, C/O HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188  
4808263 EDI: IRS.COM Oct 12 2018 23:08:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346  
4808264 EDI: JEFFERSONCAP.COM Oct 12 2018 23:08:00 JEFFCAPSYS, 16 MCLELAND RD, SAINT CLOUD, MN 56303  
4840759 +EDI: MID8.COM Oct 12 2018 23:08:00 MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011  
4808266 +E-mail/Text: Bankruptcies@nragroup.com Oct 12 2018 19:08:13 NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036  
4844752 EDI: NAVIENTFKASMRSERV.COM Oct 12 2018 23:08:00 Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
4808269 +E-mail/Text: bankruptcynotices@pseco.com Oct 12 2018 19:08:07 PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013  
4851892 EDI: Q3G.COM Oct 12 2018 23:08:00 Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788  
4808272 +EDI: RMSC.COM Oct 12 2018 23:08:00 SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015  
4808273 EDI: RMSC.COM Oct 12 2018 23:08:00 SYNCB/JCP, BK NOTICES, PO BOX 965060, ORLANDO, FL 32896-5060  
4808276 EDI: VERIZONCOMB.COM Oct 12 2018 23:08:00 VERIZON WIRELESS, 500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225  
4808277 +EDI: WFFC.COM Oct 12 2018 23:08:00 WELLS FARGO BANK, ATTN: BANKRUPTCY NOTICES, PO BOX 10335, DES MOINES, IA 50306-0335  
4850893 +EDI: WFFC.COM Oct 12 2018 23:08:00 Wells Fargo Bank, PO Box 5058 MAC P6053-021, Portland, OR 97208-5058

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4963973\*      +Deutsche Bank National Trust Co. Trustee (See 410),    c/o Specialized Loan Servicing LLC,  
                  8742 Lucent Blvd, Suite 300,    Highlands Ranch, Colorado 80129-2386  
4808258      ##+CRA COLLECTIONS,    PO BOX 2103,    MECHANICSBURG, PA 17055-2103

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
Dorothy L Mott on behalf of Debtor 1 Michelle Nicole Archie DorieMott@aol.com,  
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, As Trustee For etal bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor Specialized Loan Servicing LLC, as servicer for Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF11, Mortgage Pass-Through Certificates, Series 2006-FF11 bkgroup@kmllawgroup.com  
Jerome B Blank on behalf of Creditor US Bank National Association, As Trustee For etal pamb@fedphe.com  
Jerome B Blank on behalf of Creditor Deutsche Bank National Trust Company, As Trustee For etal pamb@fedphe.com  
Kara Katherine Gendron on behalf of Debtor 1 Michelle Nicole Archie karagendronecf@gmail.com, doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com  
Mario John Hanyon on behalf of Creditor US Bank National Association, As Trustee For etal pamb@fedphe.com  
Thomas Song on behalf of Creditor U.S. Bank National Association, As Trustee Et Al pamb@fedphe.com  
Thomas Song on behalf of Creditor US Bank National Association, As Trustee For etal pamb@fedphe.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1 **Michelle Nicole Archie**  
First Name    Middle Name    Last Name

Debtor 2  
(Spouse, if filing)  
First Name    Middle Name    Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:16-bk-02801-HWV**

Social Security number or ITIN **xxx-xx-7974**

EIN **-----**

Social Security number or ITIN **-----**

EIN **-----**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle Nicole Archie  
fka Michelle Nicole Carelock

By the  
court:

October 12, 2018



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**